



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Shauna Deluca, Esq. (SD-8248)

Order Filed on April 26, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Walter S. Kelly,

Debtor.

Iris D Kelly

aka Iris D Johnson,

Joint Debtor.

Case No.: 17-35622-JKS

Chapter: 13 Hearing

Date: April 22, 2021

Judge: John K. Sherwood

Recommended Local Form:

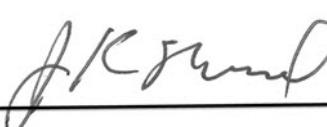
Followed

Modified

ORDER VACATING STAY and CO-DEBTOR STAY

The relief set forth on the following page, is hereby **ORDERED**.

DATED: April 26, 2021


Honorable John K. Sherwood
United States Bankruptcy Court

Page 2

Debtors: Walter S. Kelly and Iris D Kelly *aka* Iris D Johnson

Case No.: 17-35622-JKS

Caption of Order: **Order Vacating Stay and Co-Debtor Stay**

Upon the motion of PHH Mortgage Corporation, ("Secured Creditor") under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property and Co-Debtor Stay pursuant to 11 U.S.C. §1301 as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay is vacated to permit the movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue Secured Creditor's rights in regard to the following:

Real property more fully described as:

419 Highland Avenue, Clifton, New Jersey 07011

It is further ORDERED that Secured Creditor, its successors or assignees, may proceed with its rights and remedies under the terms of the subject mortgage and pursue its state court remedies including, but not limited to, taking the property to sheriff's sale, in addition to potentially pursuing other loss mitigation alternatives, including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the property at sheriff's sale (purchaser's assignee) may take any legal action for enforcement of its right to possession of the property.

It is further ORDERED that Secured Creditor may join the Debtors and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other Chapter of the Bankruptcy Code.

It is further ORDERED that the Co-Debtor stay under 11 U.S.C. 1301 is vacated.

Secured Creditor shall serve this Order on the Debtors, any trustee, and any other party who entered an appearance on the motion.

In re:
Walter S. Kelly
Iris D Kelly
Debtors

Case No. 17-35622-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Apr 27, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Walter S. Kelly, Iris D Kelly, 419 Highland Avenue, Clifton, NJ 07011-3325 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2021 at the address(es) listed below:

| Name | Email Address |
|--------------------------|---|
| Aleisha Candace Jennings | on behalf of Creditor PHH Mortgage Corporation ajennings@raslg.com |
| Clifford B. Frish | on behalf of Joint Debtor Iris D Kelly yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com |
| Clifford B. Frish | on behalf of Debtor Walter S. Kelly yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com |
| David G. Beslow | on behalf of Joint Debtor Iris D Kelly yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm anlaw.org;r64764@notify.bestcase.com |
| David G. Beslow | |

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Date Rcvd: Apr 27, 2021

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Total Noticed: 1

on behalf of Debtor Walter S. Kelly yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm
anlaw.org;r64764@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

John R. Morton, Jr.

on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Kevin M. Butterly

on behalf of Creditor OCWEN LOAN SERVICING LLC kbutterly@moodklaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

Mark Goldman

on behalf of Joint Debtor Iris D Kelly yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

Mark Goldman

on behalf of Debtor Walter S. Kelly yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org

Michael R. DuPont

on behalf of Creditor Liberty Savings Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Lease Trust rsolarz@kmllawgroup.com

Shauna M Deluca

on behalf of Creditor PHH Mortgage Corporation sdeluca@raslg.com

Sindi Mncina

on behalf of Creditor OCWEN LOAN SERVICING LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16